

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

HEATHER MARIE HAGENS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-20376

Chapter 13

Document No.:

---

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2021

/s/ Ronda J. Winnecour

---

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/05/2016 and confirmed on 4/12/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		39,325.00
Less Refunds to Debtor	323.38	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>39,001.62</b>

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	3,500.00			
Trustee Fee	1,852.34			
Court Ordered Automotive Insurance	0.00			
<b>TOTAL ADMINISTRATIVE FEES</b>				<b>5,352.34</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAI	0.00	0.00	0.00	0.00
	Acct: 4888				
	QUICKEN LOANS LLC FKA QUICKEN LOAI	0.00	0.00	0.00	0.00
	Acct: 4888				
	FLAGSHIP CREDIT ACCEPTANCE	21,556.36	21,556.36	1,868.01	23,424.37
	Acct: 9174				
	HUNTINGTON NATIONAL BANK(*)	0.00	0.00	0.00	0.00
	Acct: 4385				
	FLAGSHIP CREDIT ACCEPTANCE	0.00	0.00	0.00	0.00
	Acct: 9174				
					<b>23,424.37</b>

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	HEATHER MARIE HAGENS	0.00	0.00	0.00	0.00
	Acct:				
	HEATHER MARIE HAGENS	323.38	323.38	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	2,720.16	0.00	0.00	0.00
	Acct: 9174				
	JAMESON HEALTH SYSTEM	0.00	0.00	0.00	0.00
	Acct: 9174				

\* \* \* N O N E \* \* \*

Unsecured					
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 8737				
	BANK OF AMERICA NA**	5,602.21	4,362.10	0.00	4,362.10
	Acct: 7573				
	BHS PRIMARY CARE	0.00	0.00	0.00	0.00
	Acct: 9474				
	CAPITAL ONE**	0.00	0.00	0.00	0.00

16-20376

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6087				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 5088				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 7500				
	CREDIT COLLECTION SERVICES++	0.00	0.00	0.00	0.00
	Acct: 3891				
	CREDIT FIRST NA*	0.00	0.00	0.00	0.00
	Acct: 4178				
	JAMESON HEALTH SYSTEM	6,823.80	5,313.27	0.00	5,313.27
	Acct: 9174				
	CULLIGAN WATER CONDITIONING	0.00	0.00	0.00	0.00
	Acct: 8510				
	AMERICAN INFOSOURCE LP - AGENT DIF	336.30	261.86	0.00	261.86
	Acct: 5609				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: 7265				
	GROVE CITY AREA FCU	0.00	0.00	0.00	0.00
	Acct: 7001				
	LUCIEN DIAGNOSTIC IMAGING INC++	0.00	0.00	0.00	0.00
	Acct: 7960				
	MID AMERICA BANK & TRUST	369.46	287.68	0.00	287.68
	Acct: 4759				
	NORTHWEST CONSUMER DISCOUNT CO	0.00	0.00	0.00	0.00
	Acct: 0007				
	PULASKI TWP MUNICIPAL AUTH	0.00	0.00	0.00	0.00
	Acct: 1193				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 5220				
	WILLIAM E MILLER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	GEICO	0.00	0.00	0.00	0.00
	Acct:				
	JAMESON HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
<hr/>					
10,224.91					
<hr/>					
TOTAL PAID TO CREDITORS					
33,649.28					
<hr/>					
TOTAL CLAIMED					
PRIORITY	2,720.16				
SECURED	21,556.36				
UNSECURED	13,131.77				

Date: 04/26/2021

---

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

HEATHER MARIE HAGENS

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:16-20376

Chapter 13

Document No.:

## ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:

Heather Marie Hagens

Debtor

Case No. 16-20376-CMB

Chapter 13

District/off: 0315-2

User: gamr

Page 1 of 3

Date Rcvd: Apr 27, 2021

Form ID: pdf900

Total Noticed: 43

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:

Recip ID	Recipient Name and Address
db	+ Heather Marie Hagens, 859 Wood Street, Follansbee, WV 26037-1354
cr	+ Quicken Loans Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14251229	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14188687	+ BHS Primary Care, PO Box 1549, Suite 001, Butler, PA 16003-1549
14216904	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14174686	+ Credit First / CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011
14188690	+ Culligan Water Conditioning Inc, 200 Portersville Road, Ellwood City, PA 16117-2419
14188691	+ Direct Merchants Bank, 456 North Kirchoff, Mesa, AZ 85203-7312
14174693	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
14174690	+ First Federal Credit & Collections, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122-5662
14174691	+ First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
14188693	+ Geico Casualty Company, One GEICO Center, Macon, GA 31295-0001
14174699	+ Jameson Hospital, 1211 Wilmington Avenue, New Castle, PA 16105-2595
14188694	+ Lucien Diagnostic Imaging Inc, Department L-3631, Columbus, OH 43260-0001
14174701	+ Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14174702	+ Northwest Consumer Discount Company, 3326 Wilmington Road, New Castle, PA 16105-1039
14188695	+ Penn Credit, 916 South 14th Street, PO Box 988, Harrisburg, PA 17108-0988
14188696	+ Pulaski Township Municipal Authority, 1172 State Route 208, Pulaski, PA 16143-4302
14188697	+ Scott Lowery Law Office PC, PO Box 4198, Englewood, CO 80155-4198

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Apr 28 2021 01:54:27	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14188688	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 28 2021 01:52:46	CACV of Colorado LLC, 4340 South Monaco Street, Denver, CO 80237-3485
14174681	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 28 2021 01:52:33	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14174684	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2021 01:54:22	Citibank, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14174685	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2021 01:52:38	Citibank / The Home Depot, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14188689	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 28 2021 01:46:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14174688	+ Email/PDF: creditonebknotifications@resurgent.com		

District/off: 0315-2

User: gamr

Page 2 of 3

Date Rcvd: Apr 27, 2021

Form ID: pdf900

Total Noticed: 43

14188692	Email/Text: G06041@att.com	Apr 28 2021 01:52:36	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14174689	+ Email/Text: mrdiscen@discover.com	Apr 28 2021 01:45:00	DirectTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14176173	+ Email/Text: bankruptcy@flagshipcredit.com	Apr 28 2021 01:42:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14174692	+ Email/Text: bankruptcy@flagshipcredit.com	Apr 28 2021 01:45:00	Flagship Credit Acceptance, P.O. Box 3807, Coppell, Tx 75019-5877
14174694	+ Email/Text: info@gcafcu.org	Apr 28 2021 01:43:00	Flagship Credit Acceptance, 3 Christy Drive, Suite 201, Chadds Ford, PA 19317-9670
14174695	+ Email/Text: bankruptcy@huntington.com	Apr 28 2021 01:44:00	Grove City Area Federal Credit Union, 1 Credit Union Way, Grove City, PA 16127-1899
14174697	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 28 2021 01:43:00	Huntington National Bank, Bankruptcy Department, Po Box 89424, Cleveland, OH 44101-6424
14174683	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 28 2021 01:43:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14174700	+ Email/Text: bknotices@totalcardinc.com	Apr 28 2021 01:54:15	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14174703	Email/Text: Bankruptcy.Notices@pnc.com	Apr 28 2021 01:44:00	Mid America Bank & Trust, c/o Total Visa, PO Box 91510, Sioux Falls, SD 57109-1510
14174704	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 28 2021 01:42:00	Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14186541	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 28 2021 01:45:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14178825	Email/PDF: rmscedi@recoverycorp.com	Apr 28 2021 01:45:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14174705	+ Email/PDF: gecscedi@recoverycorp.com	Apr 28 2021 01:54:27	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14174706	+ Email/PDF: gecscedi@recoverycorp.com	Apr 28 2021 01:52:26	Synchrony Bank / Gap, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14174707	+ Email/PDF: gecscedi@recoverycorp.com	Apr 28 2021 01:54:10	Synchrony Bank / JCPenney, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14174708	+ Email/PDF: gecscedi@recoverycorp.com	Apr 28 2021 01:55:57	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
		Apr 28 2021 01:54:10	Synchrony Bank / Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
14174698	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14174696	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14174680	##+	Bank of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14174682	##+	Cds / Escallate LLC, Attn: Bankruptcy, 5200 Stoneham Road, Suite 200, North Canton, OH 44720-1584
14174687	##+	Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288

TOTAL: 2 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

**Name** **Email Address**

Brian Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmllawgroup.com

Daniel P. Foster on behalf of Debtor Heather Marie Hagens dan@mrdebtbuster.com  
katie@mrdebtbuster.com; kaitlyn@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmeclf@chapter13trusteewdpa.com

William E. Miller on behalf of Creditor Quicken Loans Inc. wmillier@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 5